Index to Volumes XXXII and XXXIII.

Accident Insurance Company of North America, 71
Act, An, Regulating the Forfeiture of Life Insurance Policies, 107
Act, An, to Prevent "Underground" Insurance, 284
Adjuster, The, and the Assured, 585
Adjustment, A Surprising, 562
Advance Assessments, 590
Advantages, The, of a Paid Fire Department, 477
Ætna Life Insurance Company, 70
Agency, A Good, 329
Agency, A Prosperous, 332
Agents and Brokers, 620
Agents, Too Many, in the Field, 559
Aggregates of Life Insurance, The, 333
Artesian Wells in New York, 320
Alabama, Fire Premiums and Losses in, in 1883, 175
Alabama Insurance Company, The, 145, 606
Albany Letter, 30, 40, 53, 67, 81, 92, 107, 119, 133, 147, 171, 184, 195, 208, 220, 231, 241, 257, 269, 306
Amazon Insurance Company Withdraws from Indiana, 23
American Fire Insurance Company of Philadelphia, 71
American Legion of Honor and Dr. R. W. Peacock, 101
American Life Insurance Company and Emilie Moular, 216
American Life of Philadelphia, 143, 481
American of Chicago Retires, 7
American Steam Boiler Insurance Company, 177
American Surety Company, The, 234
Anchor Life of Jersey City, 470
Anglo-American, The Questionable, 506, 510
Appliances, Special, for Fire Protection, 304
Arkansas, Fire Premiums and Losses in, in 1883, 164
Arkansas, Life Insurance in, in 1883, 165
Assessment Companies, Temporary Popularity of, 338
Assessment Insurance Companies, 45, 217
Assessment Insurance in England, 7
Assessment Insurance in Massachusetts, 14, 363
Assessment Insurance in Pennsylvania, 285
Assessment Life Insurance, 374, 567
Assessment Life Insurance in Ohio, 205
Assessment Societies, 386
Assessment Societies in Massachusetts, 267
Assignment of Life Insurance Policy, 535
Association of Fire Underwriters, The, for Texas, 232
Assured, The, Can Purchase His Insurance Anywhere, 401
Atkinson, Mr., and the Mill Mutual Insurance Companies, 518
Atlantic Mutual Life Insurance Company, 609
Attempts to Defraud Life Insurance Companies, 2, 361
Auditor of Iowa on Co-operatives, 47
Australian Letter, 82, 148, 329, 521
Austro-Hungarian Fire Insurance Business, 598
Authority of Local Boards, 414
Automatic Sprinklers, Testing, 339, 350

Bad Faith in the Tariff Association, 535
Baltimore Fire Department, 179
Banking Business of Companies Decreased by Depreciation in Value of Money, 577
Bankrupt Law, The Need of a, 615
Barn Burning, An Epidemic in, 571
Bates', Chief, Views Regarding Elevator Shafts, 197
Benefits of Life Insurance, The, 10
Benefits, The, of Endowment Insurance, 477
Big Fees for Receivers, 546
Bill before the New York Legislature—Amending the Building Law, 147
Bill before the New York Legislature—Amending the Rampo Water Act, 67
Bill before the New York Legislature—Amendments Proposed to the Bill Taxing Premiums for the Benefit of Fire Departments, 162
Bill before the New York Legislature—Amendment to an Act to Provide for the Incorporation of, and in Relation to, Agencies of Life, Health and Casualty Companies, 134
Bill before the New York Legislature—Authorizing Introduction of Salt Water in Streets of New York for Fire Protection, 67
Bill before the New York Legislature—A Valued Policy Bill, 53
Bill before the New York Legislature—Boiler Inspection, 53
Bill before the New York Legislature—Exempting the Fund of the Co-operative Assessment Insurance Association from Taxation, 147
Bill before the New York Legislature—Field Civil Code Introduced, 31
Bill before the New York Legislature—Four Per Cent Valuation, 133
Bill before the New York Legislature—Limiting the Height of Dwellings in the City, 147
Bill before the New York Legislature—Providing for State Taxation of Insurance Companies in Lieu of Local Taxation by Cities and Towns, 40
Bill before the New York Legislature—Providing for Valuation of Life Policies on a Four Per Cent Basis, 53
Bill before the New York Legislature—Regulating Forfeiture of Life Insurance Policies, 107
Bill before the New York Legislature—Regulating the Cancellation of Fire and Casualty Policies, 148
Bill before the New York Legislature—Regulating Various Forms of Insurance, 40
Bill before the New York Legislature—Relating to Casualty and Fidelity Companies, 107
Bill before the New York Legislature—Relating to Insurance, 67
Bill before the New York Legislature—Relative to Accident Indemnity, 81
Bill before the New York Legislature—Relating to Prudential or Industrial Companies, 172
Bill before the New York Legislature—Relating to Service of Process upon Insurance Companies, etc., 147
Bill before the New York Legislature—Relative to County Co-operative Fire Companies Reintroduced, 31
Bill before the New York Legislature—Relative to Increase and Reduction of the Number of Directors or Trustees of Insurance Companies, 147
Bill before the New York Legislature—Relative to Life Insurance Policies, 119
Bill before the New York Legislature—Relative to Life Insurance System of the New York Fire Department, 67
Bill before the New York Legislature—Relative to One Company Doing Several Kinds of Business, 162
Bill before the New York Legislature—Relative to Town Insurance Companies, 67
Bill before the New York Legislature—Relative to the Cancellation of Policies of Fire Insurance Companies, 53
Bill before the New York Legislature—To Amend Charter of Agricultural Insurance Company, 185
Bill before the New York Legislature—To Amend the Safety Fund Mutual Insurance Company, 53
Bill before the New York Legislature—To Authorize Mutual Marine Companies to Change to Stock Companies, 30
Bill before the New York Legislature—To Encourage Suicide, 40
Bill before the New York Legislature—To Protect Persons Insured in Accident Insurance Companies, 42
Bill before the New York Legislature—To Provide for Raising Taxes for the Use of the State Upon Certain Corporations, &c., 185
Bill before the New York Legislature—To Provide for the Valuation of Life Insurance Policies and Obligations Connected Therewith, 119, 134
Bill before the New York Legislature—To Provide for Transfer of Securities and Property of Bankrupt Corporations, 185
Bill before the New York Legislature—Water Supply, 195
Bills before New York Legislature that Passed—
Act, An, Legalizing the Proceedings of the Annual Meeting of the Southern Tier Masonic Relief Association, held January 14, 1884, 257
Act, An, Regarding Exemptions from Execution and Process, 257
Act, An, Relative to the Transfer of Securities and Property of Bankrupt Corporations and Insolvent Life Insurance Companies to the Receivers of such Corporations and Companies, 257
Act, An, to Authorize Marine Mutual Insurance Companies to Change to Stock Companies, 257
Act, An, to Authorize the Formation of Town Insurance Companies, 257
Act, An, to Extend and Amend the Charter of the Glen Cove Mutual Insurance Company, 257
Act, An, to Incorporate the Jewelers Safety Fund Society of the City of New York, 257
Act, An, to Provide for the Formation of County Co-operative Insurance Companies, 257
Bill Requiring Fire Companies to Give Sixty Days' Notice of Cancellation Killed, 107
Bill, Four Per Cent Life Insurance Valuation, The, Opposed, 81
Bills before Congress, Some, 142
Bills before the Iowa Legislature, 167
Blizzard, The, in New York, 695
Book Value of Fire Insurance Companies' Stock, 111
Boston Letter, 29, 92, 172, 195, 258, 317, 352, 413, 473, 522, 593, 629
Boston Protective Department, 403
Boston Surety Company Bill, The, 250
British Fire Companies, Statement for 1883, 478
British Life Companies, Premiums of, 453
Brokerage System, The, 350, 398
Broker, A, Replies to Philadelphia Correspondent, 208
Brokers, Agents and, 620
Brokers' Commissions, 291
Brokers, The, and Surplus Lines, 291
Brooklyn Fire Losses for Twelve Years, 45
Brooklyn's Need of a Fire Boat, 625
Brooklyn's Water Supply, 333, 337
Brown, Auditor, and Mr. Vail, 541
Buildings that Resist Earthquakes, 370
Bureau of Inspection, A, 589
Burning of Pratt's Oil Works, 631
Business, Aggregate, in United States and Canada, 235
Business Depression and Incendiarism, 508
Business Man's Need of Life Insurance, 627

California, Fire Premiums and Losses in, in 1883, 138
California, Life Insurance in, in 1883, 149
Canada City Insurance Company and its Libelers, 149
Canada, Fire Premiums and Losses in, in 1883, 187
Cancellation of Policies, 481
Cancellation of Policies in Iowa, 511
Candid by Mistake, 58
Candy Factory Hazards, 358
Can the Waste be Checked? 495
Carelessness a Crime, 354
Carelessness and Fires, 598
Carelessness the Chief Cause of Fires, 526
Casualty and Industrial Insurance, 189
Cats, The Receivers', 453
Change in the Ownership of Insured Property, 152
Change of Partnership Renders the Policy Invalid, 549
Chart, A New Life Insurance, 554
Charter Oak of Hartford Retires from New York, 129
Chemicals for Extinguishing Fires, 373
Cholera, Dr. Koch on, 368
Cholera Germ, The, 354
Cholera, How to Prevent, 355
Cholera in France, 362, 338
Cholera, Precautions Against, 405
Cholera Precautions and Preventives, 449
Cholera, Relating to, 578
Christian Giver, The, and the Mutual Reserve, 180
Cincinnati, Fire and Life Business in, 343
Cincinnati Riot, 168
Citizens Insurance Company of Cincinnati, 71, 632
Citizens, of Canada, and The Budget, 102
Citizens' Libel Suit Against The Budget, 162
City and Provincial Insurance Company, 398, 429
City of Columbus Wrecked, 37
City of London, The Premiums in, 609
Claim, A, Contested by a Mutual Company, 232
Claims Against Insolvent Life Companies, 393
Cleveland Fire Department, 457
Cleveland Fire, The, 469
"Coinsurance Clause," 3
Coinsurance Clauses in Fire Insurance Policies, 385
Colorado, Fire Premiums and Losses in, in 1883, 138
Colorado, Life Insurance in, in 1883, 149
Columbia Steam Fire Company *vs.* Firemen's Charitable Association of New Orleans, 636
Combination to Maintain Rates Decided to be Legal, 294
"Coming Events Cast their Shadows," 569
Commercial Fire of New York Retires, 563
Compacts, List of, 402
Compact, The, in Court, 236
Competition in Fire Underwriting, 79
Compulsory Insurance in Germany, 501

115908

Condition, The, of the Irving, 319
Connecticut, Fire Premiums and Losses in, in 1883, 97
Connecticut, Life Insurance in, in 1883, 176
Connecticut Mutual and Missouri Loans, 136
Connecticut Mutual Life Insurance Company, 83
Conspiracies to Defraud Life Insurance Companies, 349
Construction of Piers, 277
Continental Insurance Company, 86
Continental Life of Hartford, 137
Convention of the State Insurance Commissioners, 485
Convention of The Western Mutual Underwriters, 468
Convent of the Immaculate Conception Destroyed by Fire, 15
Convivial Insurance Men, 563
Co-operative Insurance, 482
Co-operative Life Insurance, The Fallacy of, 489
Corporate Suretyship *vs.* Personal Surety, 442
Correction, A, 643
Costly Risk, A, 356
Cotton, and What Shall We Do With It? 58
Cotton Insurance, 469
Cotton Rates, 409
Cotton Risks, Improving, 417
Cotton, The Fire-Carrying Qualities of, 345
Cremation, 385
Criticism, a Just, on Co-operative Life Insurance, 163
Croton Aqueduct, The New, 613

DAKOTA Deposit Law Muddle, The, 7, 32
Dakota, Fire Premiums and Losses in, in 1883, 175
Dakota, Life Insurance in, in 1883, 149
Dallas, Texas, Letter, 135
Dangerous Condition of Places of Amusement, 2
Dead Letters, 442
Death of Captain Arthur R. Atkins, Chicago, 418
Death of Captain R. B. Wade, St. Louis, 34
Death of C. F. C. Combe, St. Louis, 382
Death of Chas. G. Fairman, Wellsboro, Pa., 346
Death of C. V. B. Ostrander, New York, 262
Death of David B. Reeler, New York, 286
Death of Dr. S. C. Preston, Hartford, Conn., 526
Death of Edward T. Backhouse, Brooklyn, 490
Death of George A. Payne, Chicago, 111
Death of George M. Spencer, Newark, N. J., 430
Death of George W. Jones, Cincinnati, 100
Death of James C. Goodsell, Elizabeth, N. J., 402
Death of James H. Mathews, Akron, O., 48
Death of J. L. Murphy, Mobile, 382
Death of J. Gopsil, Jersey City, 383
Death of Martin L. Crowell, New York, 190
Death of Major Calvin Day, Hartford, 310
Death of Mrs. Edmund Driggs, 499
Death of Reuben R. Springer, Cincinnati, 636
Death of Richard Somers Smith of Philadelphia, 140
Death of Walter R. Blake, Chicago, 232
Death of W. B. Hibbard, Chicago, 382
Death of Wm Cripps, New York, 526
Decision—Case of Drennan, Starr & Everet Against the London Assurance Company, 34–7
Decision—If Policyholder Disappears for Seven Years, and Presumption of Death is Established, Company Must Pay the Claim, 178
Decision—Quebec Has a Right to Impose a Tax on Insurance Companies, 286
Decision—Union Mutual Life of Maine Against Eliza M. Stevens *et al*, 12
Decision—Wherein the Status of the Broker is Defined, 40
Defective Flues, 78
Defective Hose Couplings, 633
Delaware, Fire Premiums and Losses in, in 1883, 187
Delaware, Life Insurance in, in 1883, 188
Deposit Law of Dakota, The, 7
Depreciation of Values, 362
Derelict Mutual Companies, 329
Did Not Appropriate the Premiums, 497
Difference, The, Between Fire and Life Insurance, 539
Disastrous Fire in an Asylum, 631
Disciplining Recreant Underwriters, 534
District of Columbia, Fire Premiums and Losses in, in 1883, 198
Dividends in Life Insurance, 380, 414, 421, 438
Dividends Paid by Retired Life Companies, 186
Does Subsequent Mortgage Vitiate the Policy? 630
Driven Wells for Supplying Water in New York, 319
Dry-Goods District, The, in London, 422
Dull Times and Fires, 537

EARTHQUAKE in the Middle Atlantic States, 397
Electric Wires to be Placed Underground, 302
Elevator, An, Part of the Building, 473
Elevator Shafts, Proper Construction of, 198
English as She is Wrote, 438
Equitable and New York Life in Europe, 542
Epidemic, An, in Barn Burning, 571
Equitable Building, The, in St. Louis, 394
Equitable Fire Insurance Company of Nashville, 369
Examination of the Guardian of London, 70
Excessive Insurance Taxation, The Folly of, 9
Explosion Clause, An, 93
Extinguishers, Pneumatic and Chemical, 339
Extracts from 1883 Statements, 33, 44, 55, 72

FACTS Regarding Electric Light Appliances, 141
Fallacy, The, of Co-operative Life Insurance, 489
Family Fund Society, 494
Fidelity and Casualty Company, The, 33
Fidelity and Casualty, in Ohio, 18, 49
Fidelity and Casualty, in New Orleans, 151
Fidelity Insurance, Benefits of, 506
Fire and Life Business in Cincinnati, 343
Fire Apparatus, Private, 423
Fire, A Serious, Caused by Electric Light Wires, 29
Fire Association of Philadelphia and Supt. McCall, 77
Fire Caused by Steam Pipes, 309
Fire Commissioners, Annual Report of the, 321
Fire Companies of Hartford, The, 22
Fire Department Taxes, 530
Fire Extinguishers, 446
Fire Extinguishing Apparatus for Small Mills, 83
Fire Hazards of New York and London Compared, 318
Fire Hazard, The, of Flour Mills, 559
Fire in Cleveland, 445
Fire Insurance Companies' Stock, Book Value of, 111
Fire Insurance, Some Facts in, 320
Fire Insurance Stocks and Dividends, 24, 36, 60, 76, 276, 288, 300, 312, 324, 336, 348, 360, 372, 384, 396, 408, 420, 432, 444, 492, 516, 528, 552, 612, 624
Fire Insurance Stocks, Fluctuations in, 8
Fire Insurance Suits to be Brought Within Twelve Months, 597
Fire Insurance, The Public and, 591
Fire in the Brooklyn Catholic Orphan Asylum, 625
Fire, Laborers Deprived of Work by, 517
Fire Losses, 626
Fire Losses; Direct and Indirect, 62
Fire Losses in St. Louis, 155
Fire Loss, The Increasing, 400
Fireman's Trust of Brooklyn, 373
Fireman's Trust of Brooklyn Retires, 361
Firemen's Convention, The, 429
Firemen, The, and the Telegraph Nuisance, 415
Fire Losses Due to Carelessness, 566
Fire Losses in 1884, 542
Fire Losses in Dull Times, 507
Fire Losses, Prevention of, 314
Fire Losses, The Remedy for, 602
Fire Losses, Petroleum Products an Overwhelming Source of, 488
Fire Premiums and Losses in Alabama in 1883, 175
Fire Premiums and Losses in Arkansas in 1883, 164
Fire Premiums and Losses in California in 1883, 138
Fire Premiums and Losses in Canada in 1883, 187
Fire Premiums and Losses in Colorado in 1883, 138
Fire Premiums and Losses in Connecticut in 1883, 97
Fire Premiums and Losses in Dakota in 1883, 175
Fire Premiums and Losses in Delaware in 1883, 187
Fire Premiums and Losses in District of Columbia in 1883, 198
Fire Premiums and Losses in Florida in 1883, 164
Fire Premiums and Losses in Georgia in 1883, 199
Fire Premiums and Losses in Illinois in 1883, 96
Fire Premiums and Losses in Indiana in 1883, 187
Fire Premiums and Losses in Iowa in 1883, 96
Fire Premiums and Losses in Kansas in 1883, 95
Fire Premiums and Losses in Kentucky in 1883, 128
Fire Premiums and Losses in Louisiana in 1883, 210
Fire Premiums and Losses in Maine in 1883, 198
Fire Premiums and Losses in Maryland in 1883, 124
Fire Premiums and Losses in Massachusetts in 1883, 95
Fire Premiums and Losses in Michigan, 84
Fire Premiums and Losses in Minnesota in 1883, 99
Fire Premiums and Losses in Missouri in 1883, 98
Fire Premiums and Losses in Mississippi in 1883, 210
Fire Premiums and Losses in Montana in 1883, 210
Fire Premiums and Losses in Nebraska in 1883, 137
Fire Premiums and Losses in Nevada in 1883, 210
Fire Premiums and Losses in New Hampshire in 1883, 96
Fire Premiums and Losses in New Jersey in 1883, 125
Fire Premiums and Losses in New Mexico in 1883, 164
Fire Premiums and Losses in New York in 1883, 127
Fire Premiums and Losses in North Carolina in 1883, 212
Fire Premiums and Losses in Ohio in 1883, 127
Fire Premiums and Losses in Oregon in 1883, 212
Fire Premiums and Losses in Pennsylvania in 1883, 235
Fire Premiums and Losses in Rhode Island in 1883, 137
Fire Premiums and Losses in South Carolina in 1883, 210
Fire Premiums and Losses in Tennessee in 1883, 126
Fire Premiums and Losses in Texas in 1883, 126, 187
Fire Premiums and Losses in Utah in 1883, 211
Fire Premiums and Losses in Vermont in 1883, 165
Fire Premiums and Losses in Virginia in 1883, 99, 211
Fire Premiums and Losses in West Virginia in 1883, 211
Fire Premiums and Losses in Wisconsin in 1883, 176
Fire Premiums and Losses in Wyoming in 1883, 175
Fire Premiums and Losses on Pacific Coast in 1883, 125
Fire Premiums in New York City for Six Years, 150
Fire Prevention and Fire Protection Abroad, 234
"Fireproof" Flats Burned, 179, 193
Fireproof Storehouses, 1003
Fire Protection for Small Towns, 632
Fire Protection of Cities Compared, 197
Fire Risks, The, of Wheelwright and Carriage-making Establishments, 439
Fires, An Indirect Result of, 538
Fires, Carelessness and, 598
Fires in August, 448
Fires in High Buildings, 397
Fires in Massachusetts, 283
Fire Underwriters Association of the Northwest, 415, 461
Fire Underwriters Association of the Pacific, 139
Fire Underwriters, Practical Talk With, 618
Fire Underwriters, Practical Views of Prominent, 604
Fire Underwriting, Competition in, 79
Fire Underwriting in Philadelphia, 203
Fire Underwriting in the West, 215
Fire Underwriting Profits, 181
Fire Underwriting, Some Important Facts and Opinions Regarding, 594
Fire Underwriting, The Matter With, 536, 583
Fire Underwriting, The Minus Quantity in, 458
Fire Underwriting, The Situation in, 470
Fire Waste, The, and the National Board of Trade, 85
Florida, Fire Premiums and Losses in, in 1883, 164
Flour Mills, The Fire Hazard of, 500, 559
Fluctuations in Fire Insurance Stocks, 8
Folly of Excessive Insurance Taxation, The, 9
Forest Fires, 228
Four Per Cent Valuation, 162
Fraudulent Scheme, A, Exposed, 81
French Accident Insurance Companies, The, in 1883, 356
French Fire Insurance Companies, The, During 1883, 346
Friendly Societies' Secretaries in Trouble, 369
Fundamental Difference, A, 100

GARRIGUE, Mr., and Mr. Halle, 147
Gas Made from Water, 2
"General Hard Times," 590
Georgia, Fire Premiums and Losses in, in 1883, 199
German-American Insurance Company, The, 46
Germania Life, The, 32
Germania Life, The, and Col. Walton Dwight, 267
Germany, Compulsory Insurance in, 501
Glens Falls Fire Insurance Company, The, 43
Gloomy Views of the Insurance Business, 362
Good Suggestion, A, 87
Government Supervision, 243
Great Britain, Life Insurance in, in 1883, 10
Growth of Life Insurance, 157
Guarantee Company of North America, 71
Guarantee Company of North America and The Insurance World, 239
Guardian of London, Examination of, 70

HALLE, Mr., and Mr. Garrigue, 146
Halle, Mr., Replies, 173
Hamburg-Bremen Fire Insurance Company, 429
Hampden Mutual Fire of Springfield Retires, 505
Hand Grenades, 494
Hanover Fire Insurance Company, 571
Harkness Pneumatic Fire Extinguisher, Test of the, 381
"Harmonizing Inanities," 243
Harper, E. B., and the John Hancock Mutual Life, 116
Harper's, E. B., Letter, 117
Harper's, E. B., "Vindication," 27
Hartford Fire Companies, The, 22
Hartford Letter, 66, 106, 160, 582
Hartford Steam Boiler Insurance Company, 58
Hawkeye Mutual Life and Accident Insurance Company, The, 349
Hazard, The, of Lumber Yards, 269
Hazard, The, of Rubber Factories, 392
Hazards, The, of Paper Mills, 6, 54, 144
Heald, D. A., Address of, 244
Height of Dwellings, The, 216
Heiskell, J. Monroe, Fire Marshal of Baltimore, 39
Here and There, 174, 222
Hexamer, C. John, Lectures by, 613
High Buildings in Cities, 209
High Commissions, The Question of, 543
Hindsight Better than Foresight, 303
Hints to Bathers, 416
Holyoke Fire Department, The, 589
Home Insurance Company's Chicago Building, 152
Home Provident Safety Fund Association, 90
Honest Mutual Benefit Societies, 3
Howard's Experiences, 512
How the Anchor Life was Wound Up, 476
How the Home Provident Safety Fund Association Treats Widows and Orphans, 177
How to Prevent Cholera, 355
Hudson, The, of Jersey City Reinsures in the German-American, 620

ICE PALACE, The, at Montreal in Flames, 84
Ignition of Flour Dust by Electric Lights, 416
Illinois, Fire Premiums and Losses in, in 1883, 96
Illinois, Life Insurance in, in 1883, 165
I'll Take the Risk, 479
Important Work for Investors, An, 69
Impregnation (Fireproofing) of Wood and Scenery in Theatres, 184, 220, 281
Improving Fire Apparatus, 319
Improving Fire Risks, 531
Improving the Risk, Practical Results of, 606
Incendiarism, 626
Incendiarism and Dull Times, 508, 589
Incendiarism in Cleveland, 482, 494
Incendiarism in Fonda, N. Y., 441
Incendiarism in Liberty, Va., 506
Incendiarism in Massachusetts, 266
Incendiary Losses, 191
Increasing Fire Loss, The, 132, 399
Increase of Risk While the Policy is in Force, 597
Indiana, Fire Premiums and Losses in, in 1883, 187
Indianapolis Suit, The, Relative to the Compact, 221
Inebriety, Early Stage of, 390
Insomnia and Suicide, 353
Insurance and Suicide, 100
Insurance, Assessment, in Pennsylvania, 285
Insurance Bills Passed by the State Legislature, 261
Insurance Brokers, 567, 577
Insurance Business Controlled by Brokers, 51
Insurance Business, The, 457
Insurance Business, The Vicissitudes of, 339
Insurance Cheaper Than Fire Protection, 447
Insurance Department, An Economically Managed, 587
Insurance Department of Massachusetts, The, 20
Insurance in France, 477
Insurance in the Legislature, 142
Insurance Journalists Association at Philadelphia, Meeting of the, 551
Insurance Legislation "The Product of Ignorance and Malice," 505
Insurance of Cotton—How to Make Profitable, 326
Insurance of Precious Stones, 427
Insurance, Perpetual, 237
Insurance Stocks, Prices of, 404
Insurance, Underground, 15, 579, 585
Insurance, What the Governor Says About, 18
Insurers, Some Prominent, 405
Insuring Lost Articles, 224
Intemperance and Life Insurance, 562
Interest Earnings of Companies Decreased by Depreciation in Value of Money, 577
Interesting Facts in Life Insurance, 94
Investors, An Important Work for, 69
Iowa, Cancellation of Policies in, 511
Iowa, Fire Premiums and Losses in, in 1883, 96
Iowa Governor on Insurance, The, 46
Iowa, Joint Stock Fire Insurance Companies in, 179
Iowa, Life Insurance in, in 1883, 138
Iron Shutters—Fire in Cotton, 367
Iron Shutters, Obstacles Presented by, 340
Iron in Buildings, 367
Irving Insurance Company and Mr. Bernales, 265
Irving Insurance Company, The Affairs of the, 284
Is Life Growing Longer? 330
Is National Supervision of Insurance Desirable? 433

JOHN HANCOCK Mutual Life and E. B. Harper, 116
Just Criticism on Co-operative Life Insurance, 163

KANSAS, Fire Premiums and Losses in, in 1883, 95
Kansas, Life Insurance in, in 1883, 165
Kentucky, Fire Premiums and Losses in, in 1883, 128
Kentucky, Life Insurance in, in 1883, 188
Kerosene Explosion at Sea, 571
Knickerbocker Life Insurance Company, Report of, 25
Knickerbocker Life, The Insolvent, 32
Koch, Dr., on Cholera, 368

LAKE Navigation, The Season of, 600
Lancashire of London, The, 46
Large Fire at Milwaukee, 535
Lectures by C. John Hexamer, 613
Legislation in Connecticut, 109
Legislation to Prevent Fires, 567
Legislative Committees on Insurance, 30
Legitimacy and Illegitimacy of Fire Insurance Hazards, The, 391
Letter from Albany, 30, 40, 53, 67, 81, 92, 107, 119, 133, 147, 171, 184, 195, 208, 220, 231, 241, 257, 269, 306
Letter from Australia, 82, 148, 329, 521
Letter from Boston, 29, 92, 172, 195, 258, 317, 352, 413, 473, 522, 593, 629
Letter from Dallas, Texas, 135
Letter from Hartford, 66, 106, 161, 582
Letter from Mr. Halle, 177
Letter from Philadelphia, 65, 196
Letter from Rochester, 242
Letter from St. Louis, 135
Letter from Toronto, 42
Liability of an Agent on Failing to Cancel a Policy, 392
Liability of Employers in England, 502
Liability of Policyholders in Assessment Companies, 375
Libel Suit Against THE SPECTATOR, 229
Life Agent, The, 537
Life and Death Statistics in France, 358
Life Insurance a Corner Stone, 476
Life Insurance, A New Test of, 483
Life Insurance and the Mortality Rate, 393
Life Insurance, A Powerful Argument for, 512
Life Insurance, A Quarter of a Century of, 410
Life Insurance Assessment, 567
Life Insurance Chart, A New, 554
Life Insurance Companies, A Novel Test of, 474
Life Insurance Companies, Dividends of, 387
Life Insurance Companies, Magnificence of, 189
Life Insurance Companies, Prosperous Year for, 15
Life Insurance Decision, A, 213, 392
Life Insurance Discrimination Against Persons of Color, 296
Life Insurance, "Dividends" in, 380, 414
Life Insurance for a Quarter of a Century, Statistics of, 223
Life Insurance, Growth of, 157
Life Insurance in 1883, 110
Life Insurance in Arkansas in 1883, 165
Life Insurance in California in 1883, 149
Life Insurance in Colorado in 1883, 149
Life Insurance in Connecticut in 1883, 176
Life Insurance in Dakota in 1883, 149
Life Insurance in Delaware in 1883, 188
Life Insurance in France in 1883, 510, 549
Life Insurance in Great Britain in 1883, 10
Life Insurance in Illinois in 1883, 165
Life Insurance in Iowa in 1883, 188
Life Insurance in Kansas in 1883, 165
Life Insurance in Kentucky in 1883, 188
Life Insurance in Maine in 1883, 199
Life Insurance in Maryland in 1883, 165
Life Insurance in Massachusetts in 1883, 149
Life Insurance in Michigan in 1883, 212
Life Insurance in Minnesota in 1883, 165
Life Insurance in Missouri in 1883, 177
Life Insurance in Nebraska in 1883, 274
Life Insurance in New Hampshire in 1883, 149
Life Insurance in New Jersey in 1883, 188
Life Insurance in New York in 1883, 188
Life Insurance in Ohio in 1883, 166
Life Insurance in Pennsylvania in 1883, 285
Life Insurance in Texas in 1883, 199
Life Insurance in Vermont in 1883, 166
Life Insurance in Virginia in 1883, 284
Life Insurance in West Virginia in 1883, 165
Life Insurance in Wisconsin in 1883, 177
Life Insurance, Intemperance and, 562
Life Insurance, Interesting Facts in, 94
Life Insurance is a Personal Duty, 354
Life Insurance—Its Perils and Safety, 356
Life Insurance Money Liable for Debts of Beneficiary, 309
Life Insurance Prosperity, 297
Life Insurance Solvency, The Test of, 403
Life Insurance, The Benefits of, 10
Life Insurance, The Business Man's Need of, 627
Life Insurance, The Security of, 519
Lion Fire and Scottish Union and National, Examination of, 8
Lion Fire of London, 139
Live Stock Insurance, 31
Lloyds Plate Glass and the Missouri Department, 152
Lloyds Plate Glass Insurance Company, 87, 394
Local Boards in Pennsylvania and New Jersey, 254
Local Boards of Fire Underwriters, 441
London Salvage Corps, The, 401
Longevity of Mankind, 539
Loose Committee Adjusting, 11
Losses and Adjustments, 500
Losses by Fire in 1884, 542
Losses of Steamships, 500
Loss of Life in Williamsburgh, 318
Louisiana, Fire Premiums and Losses in, in 1883, 210
Lumber Manufacturers and the Insurance Companies, 598
Lumber Yards, The Hazard of, 269

MAGNIFICENCE of Great Life Insurance Companies, 189
Maine, Fire Premiums and Losses in, in 1883, 198
Maine, Life Insurance in, in 1883, 199
Malicious and Ignorant Insurance Legislation, 511
Manhattan Life Insurance Company, The, 56
Marine Insurance Decision, 454
Marriage, The Probabilities of, 538
Maryland, Fire Premiums and Losses in, in 1883, 124
Maryland, Life Insurance in, in 1883, 165
Massachusetts, Assessment Insurance in, 363
Massachusetts, Fifteen Companies Ruled Out of, 148
Massachusetts, Fires in, 283
Massachusetts, Fire Premiums and Losses in, in 1883, 95
Massachusetts Insurance Department, The, 20
Massachusetts, Life Insurance in, in 1883, 149
Massachusetts Mutual Life Insurance Company, 70
Matter, The, with Fire Underwriting, 536, 583
McCall, Superintendent, and Mr. Johnson, 386
McCall's, Superintendent, Report, 108, 114, 121
McGill, Commissioner, on Life Companies and Co-operatives, 308
Mechanics and Traders of New York Retired, 290
Mechanics Insurance Company of Brooklyn, 86
Meeting, The, of the National Board, 254
Metropolitan Agency of the Sun Fire Office, 633
Metropolitan Plate Glass Insurance Company, 71
Metzger *vs.* Cleaveland and Adams, 227
Michigan, Fire Premiums and Losses in, in 1883, 84
Michigan, Life Assurance Society of Grand Rapids, 277
Michigan, Life Insurance in, in 1883, 212
Michigan Mutual Fire Insurance Company, 441
Millers, The, and the Stock Companies, 614
Milwaukee Fire, The, 529
Ministerial Life Insurance, 152
Minus Quantity, The, in Fire Underwriting, 458
Minneapolis Mutual Accident and Railway Relief Association Retired, 100
Minnesota, Fire Premiums and Losses in, in 1883, 99
Minnesota, Life Insurance in, in 1883, 165
Mississippi, Fire Premiums and Losses in, in 1883, 210
Missouri, Fire Premiums and Losses in, in 1883, 98
Missouri, Life Insurance in, in 1883, 177
Montana, Fire Premiums and Losses in, in 1883, 210
Montreal Ice Palace, The, in Flames, 84
Moore, Ex-Superintendent, of Ohio, 307
More Retired Companies, 607
Morgan, N. D., and the Home Provident Safety Fund Association, 90
Morgan's Son a Reported Defaulter, 149
Mortality in New York City, 321
Mortality of Different Occupations, 526
Mortgage, Subsequent, Does it Vitiate the Policy, 630
Mutual Associates of Rochester, 314
Mutual Benefit Life Insurance Company of Newark, 71
Mutual Benefit Societies, Honest, 3
Mutual Life Company's, The, New Building, 426
Mutual Life Statement, The, 56,
Mutual Reserve and Mr. Baldwin, 101
Mutual Reserve Fund Life Association, 169
Mutual Reserve Fund Life Association and E. B. Harper, 13, 27, 50, 63, 89, 102, 113, 129, 141, 229
Mutual Reserve Fund Life Association and THE SPECTATOR, 114, 122, 131, 229
Mutual Reserve, The, and The Christian Giver, 180

NATIONAL Benefit Assessment Association of America, 507
National Board Committees, The, 273
National Board of Fire Underwriters, The, 228, 244, 263
National Board of Trade, The, and the Fire Waste, 85
National Board, The Meeting of the, 254
National Bureau, A, of Fire Statistics Wanted, 345
National Fire Insurance Company, The, 45
Natural Gas to be Introduced in Pittsburgh, 446
Nebraska, Fire Premiums and Losses in, in 1883, 137
Nebraska, Life Insurance in, in 1883, 274
Necessity, The, of Fire Insurance, 620
Neff, General Geo. W., Obtains his Sword, 416
Nevada, Fire Premiums and Losses in, in 1883, 210
Newark Salvage Corps, The, 632
New Company, The, at Wheeling, 110
New England Insurance Exchange, Annual Dinner, 29
New England Mutual Companies, The, 601
New Hampshire Fire Insurance Company, 86, 536
New Hampshire, Fire Premiums and Losses in, in 1883, 96
New Hampshire, Life Insurance in, in 1883, 149
New Insurance Law, The, of New Mexico, 224
New Jersey, Fire Premiums and Losses in, in 1883, 125
New Jersey, Life Insurance in, in 1883, 188
New Mexico, Fire Premiums and Losses in, in 1883, 164
New Orleans, A Large Fire in, 342
Newspaper Press, The, and the Treatment of Insurance Matters, 113
New York as a Field for Fire Underwriting, 26
New York City Fire Insurance Premiums, 428
New York City's Water Supply, 368
New York, Fire Premiums and Losses in, in 1883, 127
New York Insurance Clerks Mutual Benefit Association, 139
New York Life Insurance Company, 77, 94
New York, Life Insurance in, in 1883, 188
New York State Associations, The, 308
New York State Association of Local Boards, The, 345
New York State County Boards, 262
No Fire Protection, 541
Norfolk's Exorbitant License Causes the Underwriters to Act, 237
North America Life Assurance Company of Toronto, 250
North Carolina, Fire Premiums and Losses in, in 1883, 212
North Carolina "Up in the Country" Proof of Loss, A, 213
North German, The, Will Retire from America, 633
Northwestern Association of Fire Underwriters, 450
Norwich Union Fire Insurance Society, 82
Not Affected by Insurable Interest, 152
"Notice Cranks," 441

OHIO, Assessment Life Insurance in, 204
Ohio, Fire Premiums and Losses in, in 1883, 127
Ohio, Life Insurance in, in 1883, 166
Ohio, Ruled Out of, 10
Oil Stoves in New England, 392
Oregon, Fire Premiums and Losses in, in 1883, 212
Organization Proposed, Falls City German Mutual Fire, Louisville, 111
Organized, Alabama of Mobile, 118
Organized, Yankton Fire of Yankton, Dakota, 111
Outstanding Risks, December 31, 1883, 246
Over-Insurance, Effect of, 542
Over-Insurance of Lake Vessels, 22

PACIFIC COAST, Fire Premiums and Losses in 1883, 125
Pacific Mutual Life, 180, 186, 221
Palisade Mountain House Destroyed by Fire, 289
Paper Mills, The Hazards of, 6, 54, 144
Peculiar Fires, 250
Pennsylvania, Assessment Insurance in, 285
Pennsylvania, Fire Premiums and Losses in, in 1883, 235
Pennsylvania, Life Insurance in, in 1883, 285
Pennsylvania Railroad Offices Destroyed by Fire, 398
Peoples of Memphis, The, in Good Condition, 617
Periodicals for April, 199
Perpetual Insurance, 237
Petroleum Products an Overwhelming Source of Fire Losses, 488
Phenix Insurance Company of Brooklyn, The, 46
Philadelphia Letter, 65, 196
Plan for Increasing Water Supply for Sanitary and Fire Purposes, 61
Plans for Supplying New York with Water, 204
Poillon, Maj. Richard H., Appointed Fire Commissioner, 181
Poisonous Sleep Producers, 320
Policyholders in Assessment Companies, Liability of, 375
Political Campaign, The, 534
Postage on Insurance Agency Supplies, 130
Practical Talk with Fire Underwriters, 618
Practical Results of Improving the Risk, 606
Practical Views of Prominent Fire Underwriters, 604
Pratt's Oil Works, Burning of, 631
Premiums of British Life Companies, 453
Premiums in the City of London, 609
Presentation, A, at Rochester, 259
Prevention of Fire Losses, 314
Prices of Insurance Stocks, 404
Private Fire Apparatus, 423
Private Fire Protection, The Untrustworthiness of, 369
Probabilities, The, of Marriage, 538
Problem, An Adjusting, 259
Profits of Fire Insurance Companies, 493
Progress of Life Insurance, The, 34
Propertyowners Their Own Insurers, 77
Proposed Improvement in the Fire Alarm System, 625
Pro-rata Premium Calculator, 196
Protection of Mills from Fire, 9
Protective Water Tunnel, A, 283
"Provide for To-morrow," 422
Providence Washington Life Insurance Company, 56
Provident Savings Life Assurance Society, 120
Prudential Insurance Company, The, 44
Public, The, and Fire Insurance, 591

QUARTER of a Century, A, of Life Insurance, 410
Quarter of a Century's Service Recognized, A, 189
Queen Insurance Company, The, 296
Question, The, of Deposits in Virginia, 307
Question, The, of High Commissions, 543

RAMAPO Water Supply, The, for New York, 296
Ready Reckoner, The, 427
Real Estate Title Insurance, 357
"Reason Why, The," 145, 162
Recapitulation of Fire and Fire-Marine Premiums and Losses by States, 213
Receivers, Big Fees for, 546
Receiver's Report, A, 87
Recommendations from the Iowa Auditor, 33
Regulation of Commerce, 289
Reinsurance Reserve, The, 217, 225, 236
Reinsured, American of Chicago, in Home of New York, 7
Reinsured, Standard of London, in Phenix of Brooklyn, 23
Reinsured, Sun of Philadelphia, in the United Fire Reinsurance of England, 633
Remarkable Bill, A, 130
Remedy, The, for Fire Losses, 602
Reply of Mr. Halle, 173
Report, Annual, of the Fire Commissioners, 321
Report of Superintendent McCall, 108, 114, 121
Retired, American of Chicago, 7
Retired, Commercial Fire of New York, 563
Retired, Fireman's Trust of Brooklyn, 361
Retired, Hampden Fire of Springfield, 505
Retired, Mechanics and Traders of New York, 290
Retired, Minneapolis Mutual Accident and Railway Relief Association, 100
Retired, Shoe and Leather Insurance Company of Boston, 565
Retired, Standard of Hamilton, Ont., 42
Retired, Standard of London, from United States, 11
Retired, The Sun of Philadelphia, 633
Retired, The Western of Chicago, 610
Retirement, The, of the Shoe and Leather Insurance Company, 573
Review, A Brief, of the Present Situation, 630
Rhode Island, Fire Premiums and Losses in, in 1883, 137
Riot in Cincinnati, 168
Robinson, Governor, and Commissioner Tarbox, 103
Rochester Letter, 242
Roman Fire Brigade, The, 9
Ruled Out of Massachusetts, 148
Ruled Out of Ohio, 10
Ruled Out of Ohio, Another Co-operative, 209

SAFE Investments, The, of a Safe Company, 319
Saloon and Billiard Room Hazard, The, 510
Salt Water for Fire Purposes, 131
Salt Water in the Streets of New York, 168, 239
Sanborn Map Company, The, 337, 375, 425
Security of Life Insurance, The, 519
Self-Abnegation in Life Insurance, 597
Semi-Annual Statements, 290

Shaw's, Captain, New Book, 378
Shoe and Leather Company of Boston, 553, 565
Shrinkage in Business of French Life Companies, 307
Shrinkage in Values and Fire and Life Insurance, 367
Some Facts in Fire Insurance, 320
Some Important Facts and Opinions Regarding Fire Underwriting, 594
Some Noted Suicides, 454
Some Venerable Persons, 212, 346
Sound to the Core, The Union Mutual Life, 19
South Carolina, Fire Premiums and Losses in, in 1883, 210
Southeastern Tariff Association, The, 331
Southeastern Tariff Association, The, Meeting of, 325
Southern Mutual Fire of Athens, and Its Accumulated Surplus, 301
Southern Mutual Fire of Georgia, 307, 313, 342, 349, 578, 589
SPECTATOR, THE, and The Mutual Reserve, 114, 131
Speculative Co-operative Assessment Concerns, 156
Spontaneous Combustion, 409, 413, 438, 497, 535, 570
Spontaneous Combustion in Germany, 440
Sprague, T. B., Reception Given to, 481,
Springfield Fire and Marine Insurance Company, The, 32
Standard Fire Office Retires from the United States, The, 11
Standard Life Office and Mr. Weems, 434
Standard of Hamilton, Retired, 42
State Board of Underwriters, The, of Virginia, 572, 607
State Insurance Commissioners, Convention of, 485
State Insurance Company of Des Moines, 391
State Legislation and Supervision, 326
State Legislature in Session, 43
Statistics of Life Insurance for a Quarter of a Century, 223
Statutory Requirements in Utah, 177
St. Louis, Fire Losses in, 155
St. Louis Letter, 135
Stock Companies, The Millers and the, 614
Stock Insurance Companies' Standard Grist Mill, The, 553
Stocks and Dividends, Fire Insurance, 24, 36, 60, 76, 276, 288, 300, 312, 324, 336, 348, 360, 372, 384, 396, 408, 420, 432, 444, 492, 516, 528, 552, 612, 624
St. Paul's Fire Protection, 363
Subrogation Clause, The, in Policies, 548
Substitute, A, for Matches, 548
Suggestion, A, 403
Suicide and Insurance, 100
Suicide Bill, The, 410
Suicide of a St. Louis Underwriter, 453
Suicide on the Increase in this Country, 37
Sun Fire Insurance Company and the Salford Corporation, 61
Sun Fire Office, Metropolitan Agency of the, 633
Sun of Philadelphia Retires, 633
Surplus, Accumulated, of Insurance Companies, 341
Surprising Adjustment, A, 562
Surveys in the Metropolitan District, 573

TALL Buildings, 279
Tariff Association, Bad Faith in the, 535
Tariff Associations, Contagion of, 29
Tariff Association in New York, The, 39
Tariff, The, Suspended at New Orleans, 150
"Taxation" Bills, 113
Tenacity, The, of the Germs of Consumption, 393
Tennessee, Fire Premiums and Losses in, in 1883, 126
Test, A New, of Life Insurance, 483
Test, A Novel, of Life Insurance Companies, 474
Test, The, of Life Insurance Solvency, 403
Testing Automatic Sprinklers, 350
Texas, Association of Fire Underwriters for, 232
Texas, Fire Premiums and Losses in, in 1883, 126, 187
Texas, Life Insurance in, in 1883, 199
Three-Quarter Clause, The, 473, 602
Three-Quarter Clause, The, a Conundrum, 437
Tontine Insurance, 325
Too Many Agents in the Field, 559
Tornado Insurance in Missouri, 209
Tornado Statistics, 394, 538
Tornado Losses in 1883, 295
Toronto Letter, 42
Traders of Chicago, The, 19
Tragedy, A, Involving a Life Story, 391
Travelers Insurance Company, The, 32
Trusting in Providence, 502

UNDERCUTTING Board Rates, 474
Underground Insurance, 15, 31, 193, 278, 290, 435, 579, 585
Underground Wires, 78
Underwriters Association, The, of the South, Meeting of, 224, 260, 271
Underwriters Association, The Uptown, 121
Underwriters Exchange of Chicago, 72
Underwriters of Quebec, 103
Underwriters' Organizations, The, on the Pacific Coast, 308
Underwriters Survey Bureau, The, 577
Underwriters Union, Purposes of the, 499
Underwriter's View of the Situation, An Experienced, 524
Underwriting in Philadelphia, 191
Uniform Hose Couplings, 188
Union Central Life Insurance Company, 124
Union Life Insurance Company of Maine and Eliza M. Stevens, 12
Union Mutual Life and the United States Circuit Court Decision, 385
Union Mutual Life in Massachusetts, 167, 174
Union Methods, A Non-Union Agent's Impression of, 377
Union Mutual Life Insurance Company, 69
Union Mutual Life, The, Sound to the Core, 19
"Union, The," What It Is Doing, 523
United Brethren Mutual Aid Society of Lebanon, 530
United Fire Reinsurance Company, Limited, 70
United Fire Reinsurance Company, The, 381
United States Life Insurance Company, The, 32
United States Lloyds, The, 89
United States Mutual Accident Association, 227
Utah, Fire Premiums and Losses in, in 1883, 211
Utah, Statutory Requirements in, 177

VALUABLE Uninsured Property Burned, 634
Value of a Policy in an Assessment Company, 399
Van Allen's, Mr., Life Insurance, 453
Vedder Valuation Bill, The, 222
Ventilation, Improper, in Business Offices, 318
Vermont, Fire Premiums and Losses in, in 1883, 165
Vermont, Life Insurance in, in 1883, 166
Vicious Legislation, 103
Vicious Valued Policy Bill, The, 156
Vigorous Kick, A, from a Texas "Mustang," 269
Violation of Compacts, 518, 530
Virginia, Decision of the Attorney General in, 338
Virginia Fire and Marine Insurance Company, 633
Virginia Fire and Marine, The, in Active Business, 617
Virginia, Fire Premiums and Losses in, in 1883, 211
Virginia, Fire Premiums in, in 1883, 99
Virginia, Life Insurance in, in 1883, 284
Virginia State Board of Underwriters, The, 607

WALFORD, Cornelius, Reception Given to, 493, 504
Warranty in the Fire Insurance Contract, 100
Water, Inadequate Supply of, for Philadelphia, 101
Water, Scant Supply of, 518
Water Supply, The, of the City, 415
Water Tanks, The Use of, 26
Weekly Underwriter, The, 193
Weight of New York City Fire Steamers, 510
Westchester Fire Insurance Company, The, 46
Western Horse and Cattle Insurance Company, The, of Omaha, 249
Western Mutual Underwriters, Convention of the, 468
Western of Chicago Retires, 610
Western Union, The, Growing in Membership, 19
West Virginia, Fire Premiums and Losses in, in 1883, 211
West Virginia, Life Insurance in, in 1883, 165
What the Union is Doing, 523
Why not Heed the Lesson? 355
Will the Policy be Vitiated? 369
Wisconsin, Fire Premiums and Losses in, in 1883, 176
Wisconsin, Life Insurance in, in 1883, 177
Women as Insurance Clerks, 321
Wooden Doors in Case of Fire, 203
Wyoming, Fire Premiums and Losses in, in 1883, 175

ZAPFLE Compound, The, 278